

Certificate Number: 17082-PAW-DE-028631961

Bankruptcy Case Number: 16-10694



17082-PAW-DE-028631961

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 17, 2017, at 5:38 o'clock PM MST, KARL W KROUSE completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 17, 2017 By: /s/Eli Hernandez

Name: Eli Hernandez

Title: Customer Service Representative